

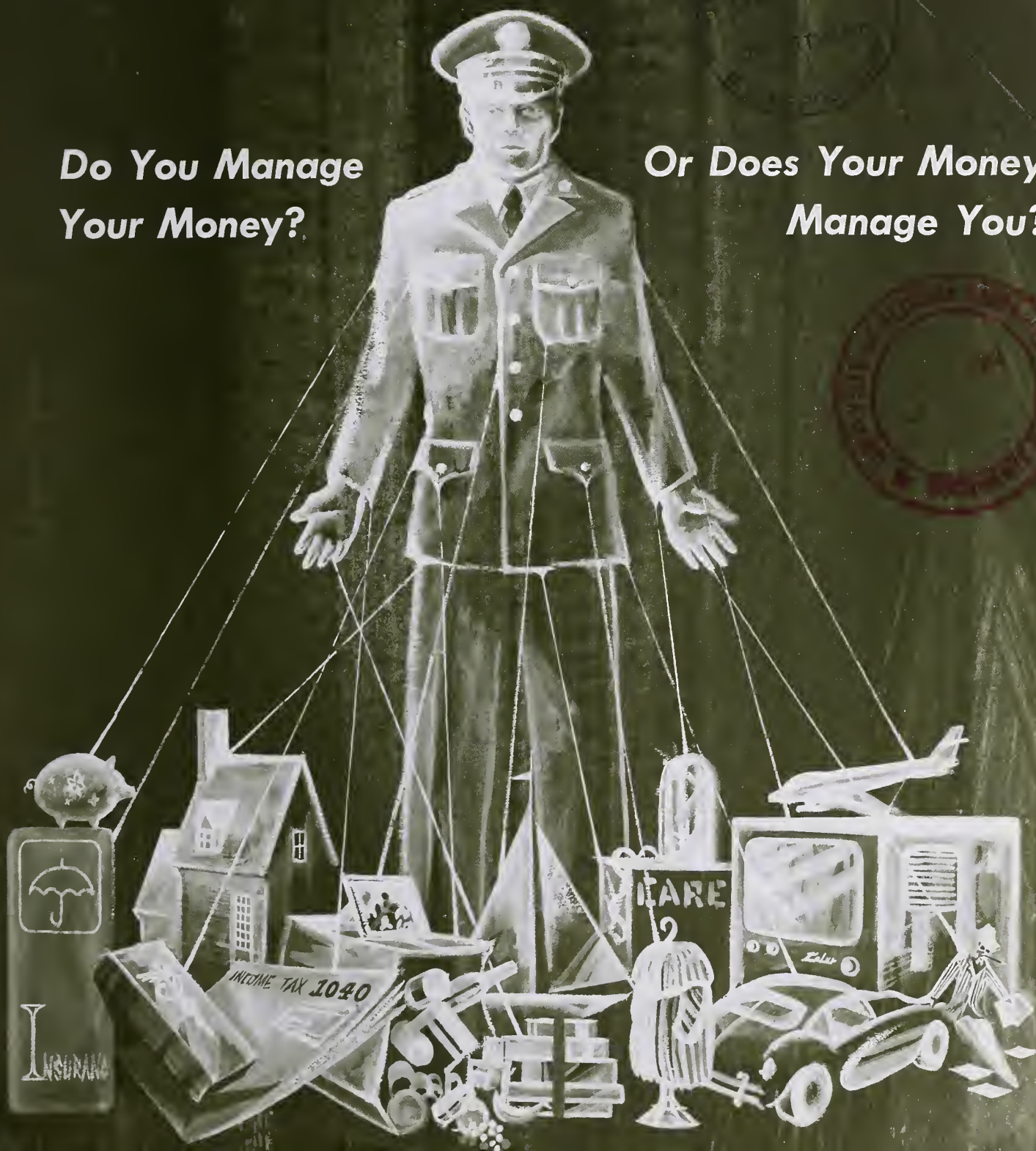
August 1972

# HALLMARK

united states army security agency



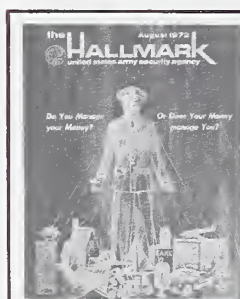
**Or Does Your Money  
Manage You?**



Published monthly in support of U.S.  
Army information objectives

## In this issue

Pointed Questions and Blunt Answers	1
Spotlight	2
MAIT and You. . . A Winning Team	3
Pass in Review	4
Poorhouse Road is a Two-Way Street	6
Testing. . .One. . .Two	11
R & R Report	12
The Army Invented It?	13
Missed Persons	
Science and Medicine	14
Life Insurance is One Way to Save	15
Ready. . .Set. . .VOTE	16
Stress Can Be Good or Bad	17



**Our Cover**—Obligations, needs, wants, emergencies, frivolous spending, savings, bills, more bills, taxes . . . WHOA! Stretching that dollar from month to month is a real challenge for the man in uniform. In this issue you'll find a few hints on how to make that green stuff last a bit longer. (Cover art by Ron Crabtree.)

## About Page One

You signed up for four big ones with the Army Security Agency. Then everybody and his sister suddenly became eligible for some sort of early out—three months, 120 days, six months; everybody, that is, except you. And just when it seemed your day would never come . . . they came out with the big one.

A whole year, 365 days, was lopped off the end of your enlistment.

That all-important ETS box on your DA Form 20 now reads 1973 instead of 1974, or 1974 where it once said 1975. What a bennie! Plans can now be made for school, civilian employment, travel, marriage . . . Or can they?

As ASA troops watched DA recently cut their liberal early out policy in half, the well intentioned reassurances of besieged ASA personnel officers became suspect.



Col. O'Donnell  
DCSPER

What guarantees were there that the Agency wouldn't call off it's one year drop as soon as a desirable strength figure was reached?

Rumor-control started to crank out all sorts of negative things. The feelings among many early-release eligible ASA'ers is that the whole program would soon fold . . . Don't make any plans . . . Nothing is certain . . . Forget the drop.

There was only one way to squelch these rumors and find out just what the Agency's intentions are. Is the Army Security Agency planning to curtail the curtailment or not? So the Hallmark asked for some straight answers from Colonel James J. O'Donnell, USASA's Deputy Chief of Staff for Personnel.

The interview appears on the following page.

MAJOR GENERAL CHARLES J. DENHOLM, CG, US Army Security Agency

MAJOR CHARLES G. BELAN  
Information Officer

LAWRENCE E. WHEELER  
Public Affairs Officer & Editor

MISS KATHLEEN T. BOUCHER  
SP4 VAN J. KLUTTZ

MAJOR PAUL D. SUTTON  
Command Information Officer

DENNIS K. MOLONEY  
Associate Editor

SP4 GARY P. YOUNG  
Staff Writers

The Hallmark is an authorized unofficial publication. Opinions expressed herein do not necessarily represent those of the U.S. Army. All photographs are official U.S. Army photos unless otherwise designated. The Hallmark is photo-offset produced. It is edited by the Information Division, IACS, Headquarters U.S. Army Security Agency. Telephone: OXford 25496 (AUTOVON-22 plus extension—AREA CODE 202). The Hallmark subscribes to Army News Features and the American Forces Press Service. Copyrighted material may not be reprinted. Address all editorial material and correspondence to: Editor, The Hallmark, U.S. Army Security Agency, ATTN: IACS-I, Arlington Hall Station, Arlington, Va. 22212. Use of funds for printing of this publication has been approved by Headquarters Department of the Army 2 Feb. 68.



*If the ASA's One Year Early Out Program has you singing the 'I don't know if I'm coming or going' blues, don't feel like the lone stranger . . .*

## ASA's Personnel Chief Answers Early Out Questions

THE military services have been not-so-slowly contracting during the past three years. With the manpower requirements in Vietnam sharply reduced, the Department of the Army estimates it's total strength on June 30, 1972 to be at 893,000.

The figure represents a dramatic reduction from the peak of 1,570,000 uniformed service personnel in mid 1968. Nearly a quarter of a million men and women, officer and enlisted, have been separated from the Army in the last year alone.

Similarly, the Army Security Agency has been slimming down, too. Shortly after DA announced its six month early out program, the ASA came out with a whopper: A one year drop for anybody and everybody with a separation date between September 1972 and May 31, 1976.

But, when DA recently suspended all but 90 days of their program to avoid dropping below Congressionally established strength boundaries, ASA personnel started questioning the durability of their own early release program.

The following question and answer interview with Colonel James J. O'Donnell, DCSPER, HQ USASA, is designed to give those persons with adjusted separation dates all the information currently available.

*Q: Before the one year curtailment of ETS was made available, several early-out programs, designed to get ASA down to its authorized strength were tried. Why weren't they sufficient?*

A: The Congressional cuts in intelligence continued to come which forced us to look at more early release programs.

*Q: When was it decided that a one year drop was necessary?*

A: In January, after evaluating the impact of an additional 3,000 man cut to ASA that was approved during the Christmas Holidays.

*Q: How many personnel are eligible for the one year drop and how many have already been separated under the program?*

A: About 2,000 additional personnel over and above the DA six month early release program were released by June 30. As far as personnel eligible for the program, only those 1st term ASA personnel with an original ETS of September 1972 thru May 31, 1976 are eligible. On June 1st we implemented the ASA Dual Enlistment Option under which an individual may sign up for 3 or 4 years, depending on his training or choice of assignment; these personnel are *not* included in the ASA early release program.

*Q: Are the original enlistment contracts legally or officially amended to read three instead of four years? Or is it still just a "pencil entry"?*

A: The enlistment contracts are not changed; they remain at four years. DA did not give authority under any

of the early release programs to amend the enlistment contract. Under the early release programs, the EM is given an "adjusted" release date for early release from active duty for the convenience of the government. This adjusted ETS is entered "in pencil" in block 11 of the DA Form 20.

*Q: Death and taxes are still the only two reliable facts of life. Policy changes, even dramatic ones like the one year drop, can be amended, rescinded or changed at any time?*

A: True, in fact, this was clearly stated back in February in a message from this office. Most troops have probably signed a statement in which this is pointed out. This was necessary, for example, in case we had a reversal in RVN and started building up again. The possibility of this happening is remote, however, we must retain this flexibility.

*Q: Does ASA have any intentions at this time of curtailing, so to speak, the curtailment? That seems to be the question these days.*

A: No. Our intentions are to let the early release program run its course as is.

*Q: I understand some personnel are being released early even though they hold MOS' that are in short supply.*

A: That is true; the overriding consideration in designing the early release program was that each person would be treated equally regardless of MOS or current assignment.

*Q: Does the possibility exist that all or part of the one year drop could be suspended? What conditions could cause this?*

A: Currently, the early release program is a go. A build-up or intolerable inability to meet recruiting goals could possibly modify the program. However, with the MVA foremost in everyone's minds, this would be a most unpopular course.

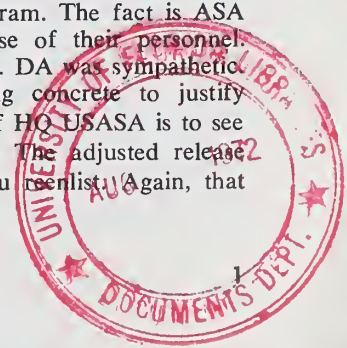
*Q: In case it is (suspended), would the individual have sufficient time to re-adjust? Or could it possibly hit him just when he's ready to depart?*

A: Not knowing the circumstances in advance, all I can say is there would be advance warning unless it just couldn't possibly be avoided; and in this case, there would be a liberal "hardship problem" policy for those immediately affected.

*Q: The Army recently withdrew all but 90 days of their early out program. Why hasn't ASA followed suit? Are we closer to the strength goal than they?*

A: The DA 90 day suspension was extremely short notice and I can imagine the turmoil in the Pentagon. We were lucky on this one. The Army is short personnel as a result of their early release program. The fact is ASA couldn't afford to delay the release of their personnel. Since ASA'ers were 4 year enlistees. DA was sympathetic.

So, at present, there is nothing concrete to justify outright pessimism. The intention of HQ USASA is to see the one year drop to completion. The adjusted release date will only be readjusted if you reenlist. Again, that is the intention; it is no guarantee.





**Better hurry up**—If you've been told that it's never too late to return to school, and you keep incorporating those GI educational benefits into your long range plans, you may never wise up.

All veterans who were discharged between January 31, 1955, and June 1, 1966, will be ineligible for VA educational assistance beyond May 31, 1974.

Normally, a veteran has up to eight years from his discharge date in which to use his benefits. Because this rule did not become effective until June 1, 1966, the eight years start from the date the benefits became available for those discharged before that date.

The 1974 expiration date does not apply to certain types of training. Veterans interested in flight training, apprentice and on-the-job training, and farm cooperative training will have until August 31, 1975 or eight years after discharge date (whichever is later) to use their GI Educational Assistance.

**Movin' right along**—The Civil Service Commission's Federal Automated Career System (FACS) has opened its doors to GS-11s. Originally, the system covered personnel management and industrial relations occupations in grades GS-12 through GS-15.

The FACS program is a government wide roster designed to match talents of Federal employees in personnel management and industrial relations occupations against agency needs for specific skills. If successful, this trial program will be expanded to include other occupations.

To register for the program, employees must have at least a year in grade and must be working in personnel management or industrial relations occupations. Registration forms (CSC 1070) can be obtained through CSC or agency personnel offices.



**Want to get paid for doing nothing . . .** and get periodic pay raises too? It's easy, just retire. The more than one million Federal government employees and military personnel who retired by June 30 (or their survivors) will receive a 4.8 percent automatic

cost-of-living increase. This raise will be reflected in annuity and retirement pay checks mailed August 1, 1972.

The increase was triggered when the Consumer Price Index exceeded by three percent the base CPI established in March 1971 and held for the months of February, March, and April of 1972. A 1965 law determines the amount of increase based on the CPI during a consecutive three month period to which is added an additional one percent first authorized in 1969.

Because these increases are automatic retirees do not have to write in and request them.

**"Freedom Has A Price"** is the theme of the 1972 Freedom's Foundation Valley Forge patriots award letter writing contest for military members. The letters may be in essay or poetry form and should be limited to between 100 and 500 words.

Military contestants are also encouraged to enter the other categories of the contest that include editorials, cartoons, essays, public addresses, and sermons.

All entries should be sent by November 1 to Freedoms Foundation, Valley Forge, Pa. 19481. Entries must include the author's name, rank, social security number, branch of service, complete unit and home state address and zip code.

Winner of the best letter will earn \$1,000. There will also be 50 awards of \$100 and 50 more totaling \$50 each. George Washington Honor Medals and Honor Certificates will also be awarded.



**Only in America**—land of opportunity, can a poor boy grow up to be President.

But even if this boy (or girl) was born to American citizens in a foreign country, he is not automatically a US citizen.

To avoid unnecessary complications when the child reaches school age, parents should comply with several procedures following birth and upon re-entry into the United States.

1. Obtain at least eight copies of the birth certificate, if the country issues birth certificates.
2. Register the child's birth at the nearest American Consulate.
3. Upon return to the United States file an application for Certificate of Citizenship with the Department of Immigration and Naturalization Service. It is best to file them as soon as your return to the States.



**Get smart**—Four NCO Academies have recently sprung up around the states. These additions make a total of 13 academies for enlisted men and women.

Attendance and satisfactory completion of this four week course gives each student 30 administrative points toward promotion.

Certain standards are established for acceptance, of course. Potential students must be in grade E5 or E6, be qualified in a military occupational speciality, have an aptitude GT score of at least 100, have an excellent character and efficiency rating, have a physical profile of 1 or 2 and have at least 12 months of service remaining following graduation.

Further information about this and other NCO schooling programs can be obtained from your personnel office.



# Just a Friendly, Trouble-Shootin' Roadrunner

(Not a Dirty Rat)

I am the best friend of the commander or supervisor with a logistics or logistics-related function. When permitted to delve into all logistics areas within a command or unit, and particularly when the commander and his subordinates apprise me of problems in particular areas, I provide assistance and instruction in the solution of those problems.

Perhaps my greatest value lies in the fact that I report to higher headquarters no more than the fact that I provided assistance and instruction to a subordinate of that command. I never evaluate or "gig" a unit or command. In short, commanders and logistics personnel can place their complete confidence in me with the sure knowledge that my sole function is to provide assistance and instruction to worldwide USASA units. Properly used, I am a major factor in improving the materiel readiness posture of the USASA.

If you still do not know who I am, you may need me more than you realize. I am the USASA Materiel Support Command *Maintenance Assistance and Instruction Team* (MAIT).

In December 1970, the Army Chief of Staff directed two monumental changes to the Army's logistics programs: the abolition of the Command Maintenance and Management Inspection (CMMI) and the creation of the MAIT program. Perhaps the greatest obstacle which I have had to overcome is the misconception that I am another form of inspection. Nothing is farther from the truth. I replaced the CMMI, but I did not assume its inspection function. I am not a fact



finding activity but a means of solving problems as determined by commanders and their staffs.

My visits are arranged based upon request by the unit requiring assistance and instruction, and requests by an organization desiring assistance and instruction for its subordinate units. In any event, I do not make unannounced visits. In no case should the announcement of my visit (usually three weeks in advance) generate preparatory activity. As a minimum, each USASA unit should be visited at least annually.

When the visit is over I provide the unit commander with a list of problem areas and recommended actions. My final trip reports contain only a generalized summary of items considered sufficiently significant to warrant mention. The Regulation (AR 750-51) requires that I report for higher command action only those areas not within the responsibility or capability of the unit to correct.

My credibility is established with those units which I have previously visited. They are aware that I have no function which directly benefits myself, but that I simply provide assistance and instruction for the benefit of the unit and the US Army Security Agency. I am anxious to establish my credibility throughout USASA.

My duties are the responsibility of the Commanding Officer, USASA Materiel Support Command, under the staff cognizance of the Deputy Chief of Staff, Logistics, HQ, USASA. Since my responsibilities are worldwide in scope, I am composed of three teams, located at Vint Hill Farms Station; Augsburg, Germany; and Sobe, Okinawa. I solicit your requests for assistance. My teams are composed of the most highly qualified senior enlisted and warrant officers in the logistics/logistics related field, each dedicated to the program and to you, the USASA unit. Please address all correspondence concerning the program to Commanding Officer, USASA Materiel Support Command, ATTN: IAMDO/TA, Vint Hill Farms, Warrenton, Virginia 22186. TRUST ME!



# pass in review

A roundup of ASA news from Hallmark correspondents

## Okinawa

**FS Sobe**—Specialist Five Paul C. Boylan III, 400th ASA Special Operations Det. is really hung-up on his Okinawa assignment. With skill and daring, he re-enlisted for six years while rappelling from a 90-foot tower at Camp Hardy, Okinawa.

First Lieutenant Bert R. Russell, CO, 400th ASA Det., descended the tower with SP5 Boylan, administering the oath in the process. Staff Sergeant Douglas J. Warden, unit re-enlistment NCO, followed carrying a small American flag.

SP5 Boylan will continue in his present duty as Junior Advisor to

Re-enlisting with a new twist, SP5 Boylan, center, gets the oath from 1LT Russell, right. SSG Warden carries the American flag to make it official.



Signal Operations. He collected \$10,000 as his re-enlistment bonus.

## South Carolina

**Ft. Jackson, BCT, Bde**—Private Peter H. Counts Jr. has encountered one drill sergeant every day—for as long as he can remember.

Pete is the son of a drill sergeant, Sergeant First Class Pete H. Counts. Pete Jr. relates that his upbringing was not that different from other homes although he admits it may have been a little more disciplined. For example, his father started Pete's little brother on a PT schedule at age 7.

Pete's other drill sergeants treat him just a little differently, expecting him to know more. But they don't "push" it out of him.

## Alabama

**Ft. Rucker**—The Burbank Boomerang has finally made its last touchdown. The plane, officially known as a SP-2E "Neptune", began its trip from Cam Ranh Bay, Republic of Vietnam and flew a distance of about 10,000 miles. It is presently parked in the outdoor display area of the Army Aviation Museum.

Captain John Standley was aircraft commander; Captain Joshua Kiser, pilot; Chief Warrant Officer John Heller, copilot; and Specialist 4 William E. Parker, crewchief on the trip that took 50.5 flying hours to complete.

The plane was one of six assigned to the recently deactivated 1st Radio Research Co., Cam Ranh Bay.

The Army Aviation Museum's new addition is the same type aircraft which holds the long distance record for flight without refueling for a reciprocal engine plane. The plane is equipped with two 3,500 hp radial engines and two 3,400 pound static



The seven crew members of the Burbank Boomerang are glad and sad at the end of their 10,000 mile journey.

thrust turbo jets.

The trip was flown at an altitude of 9,000 feet with an inoperable heater in the cabin, resulting in a nearly constant temperature of about 10 degrees. Other maintenance problems plagued the crew, too. As SP4 Parker said, "It is an old plane now and is ready for the museum."

## Zot Award

A first lieutenant from Headquarters Co., Field Station Augsburg, Ger., is our lucky recipient this month. This is actually the second laurel he's received for the same incident... (make that "Blunder"). Previously, the field station's newspaper, the *Augsburg Profile*, presented their monthly "Far Out" award to our hero.

As reported in the *Profile*, 1LT "Stracked Away" recently reprimanded some troops for cockeyed hats, un-zipped field jackets, unbuttoned pockets and just plain general sloppiness. But there's nothing wrong with a reprimand. Pointing out obvious deficiencies and taking the steps to see they are corrected is part of an officer's routine duty day.

Unfortunately for the "troops", the chewing out was hardly routine. As



*German Nationals* living and working in the Flak Billets, these men often wear Army issue fatigues during their work day. Of course they didn't exactly appreciate the dressing down, nor did they fully understand the demonstration on the proper wearing of the military uniform. But they may have another lesson coming.

Since some observers of the fiasco hint that lieutenant "Stracked Away" may still be unaware of his mistake, another confrontation is quite possible.

Achtung: ZOT!

## Vietnam

### 8th Radio Research Field Station—

The personnel of the 8th RRFS made a positive attempt to alleviate the pain of refugees who fled from Quang Tri Province because of the recent Communist offensive.

The Trai Bac People-to-People Association, responding to urgent requests from churches and relief organizations in the Hue-Phu Bai area, organized an ad hoc Refugee Committee. On April 17 members of the association carried out a post-wide drive to raise emergency funds. A total of \$1,000 was collected from the highly responsive men of the 8th RRFS.

The money was divided into shares and presented to representatives of five groups caring for the refugees: the Vietnamese Red Cross, Hue University Medical Group, Buddhist Welfare Service, 1st ARVN Division Chaplain and the Catholic Welfare Service.



Colonel Lewis W. Powers, CO, 8th RRFS, makes presentation to the representative of Hue University Medical Group.



FS Korea—Lieutenant Colonel Thomas P. Gorman, who assumed command of FS Korea three months ago, is presented the Navy's Plaque by Navy Lieutenant Raymond J. Bizorek, newly arrived commander of the US Navy Security Group Det. Later in the ceremony, an ASA Korea plaque was presented to LT Bizorek.

## USASA

### Benefit Association

Since Jan. 1, 1972, 62 individuals have been awarded gold or silver certificates for their contributions to the Benefit Association. These certificates are presented to personnel who contribute \$50.00 or \$25.00 during the calendar year. A big "THANK YOU" goes to the following individuals:

#### Gold Certificates (\$50.00)

SP4 Michael A. Moores, Mr. Fred Dorr, SP5 Jimmy D. McGuire, LTC James C. Bell, Jr., COL Richard S. Winstead, SFC Ronald E. Carwithen, SMG Ezio M. Tozzi, 1LT Barry M. Tilly.

#### Silver Certificates (\$25.00)

SFC Jesse Jones, SP4 Lawrence D. Geller, SFC Douglas A. Johnson, 1LT Charles E. Huff, 1 LT William R. Chran, SSG Robert M. Basie, SP5 Allen C. Harrell, CSM Joseph Christopher, CPT Jane E. Graham, CSM Richard O. Hillis, SFC Odell Williams, SP5 John Taggart, SP4 George Baker, SFC John E. Dills, MAJ Robert W. Tinkle, MAJ Tyron M. Trbovich, SGM Wendell M. Nappier, MAJ Frank R. Young, MAJ James E. Berns, CW2 Cecil H. Miller, CPT Rich-

ard D. Gurtsema, CSM James C. Anderson, SSG Alan L. Slaff, COL Robert H. Jackson, LTC Richard C. Doerer, CWO Charles E. Overcash, Sr., CW3 Levi H. Joy, CPT Charles B. Livoti, CPT Richard H. Sugimura, CPT Roland E. Duckett, CW2 Charles G. Wilcox, Mr. Alvin J. Winslow, SFC Calvin L. Hoogendorn, CPT Kenwood E. Giffhorn, SGM Orville S. Yager, SFC George F. LeBlanc, SSG Carl M. Sears, SFC Harry J. Hampton, Mary Paula-Beth Germain (depn), Zoe Suzanne Germain (depn), 1SG Wendell H. Lee, 1SG Shelby A. Wooten, MSG Paul D. Reddin, MSG Joseph D. Ziegler, MAJ David L. Bunker, SP5 Robert E. Bruce, 1SG Paul W. Silbert, CW3 Richard E. Maher, MAJ Wilber V. Rose, SSG Cecil B. Covington, SP4 Thomas T. Ingram, 1SG Eugene B. Marshall, 1LT Dan S. Tindall.

# The Peculiar Pecuniary Practice of Penny Pinching

-or-

## The Greening of SGT Dumgorsky's Pocket

Your wife is bugging you for new drapes . . . the car is bugging you for a tune-up . . . and your only diversionary activity is bugging you for a new set of golf clubs. They are all routine requests; but they probably don't fall under the "routine expense" category of your day-to-day, month-to-month living. It's hard to plan for them, even though they and an unending parade of similar requests, pop up with outstretched palms each month.

There is no doubt about it: you and your money add up to a large part of your worries. Be ye married or single, personal financial planning is extremely important . . . especially for the man or woman in uniform.

### planning

Probably the most important tool in establishing good personal financial practices is a plan. As a financial control device, this plan—or budget—records your current position and sets guidelines to help you live within your income. A good budget should enable you to distribute your income among areas of demand (rent, food, car payment, etc., and unplanned ex-

penditures) and also help to lock some away in savings.

### basics

There are two basic ground rules you must follow if the budget is to serve its purpose:

- You can't spend more than you make;
  - Fixed costs must be met *first*.
- To start a budget, check your old check stubs and receipts to determine your average expenses; but use this



record of earning and expenses only as a guide—not a rigid boundary—for future expenditures.

Make up a balance sheet so you can quickly measure how well you're doing. This record should list income

and expenses—your immediate assets and liabilities. Expenses consist of fixed costs such as rent, food, insurance payments, etc. Flexible costs are those that are not certain and regular. Most important, you should include savings as a regular monthly *expense*. After each pay period, with all necessary expenses met and provisions made for savings, the balance is then available for flexible expenses. If, at this point, the figures don't jibe and expenses are greater than your income, back-track and decide which expenses can be eliminated or reduced . . . but try not to touch savings.

### warning signs

You're heading for deep water if:

- (1) 20 percent or more of your take home pay goes to pay off debts;
- (2) you've stretched your debts by borrowing for longer periods of time;
- (3) new debts are added before the old ones are paid off;
- (4) you seem to *always* have debts.

### the smart buyer

All right, now that we've laid out the mechanics of the budget let's get into the nitty gritty of making your



dollar last a bit (two bits?) longer.

Food can sometimes be the largest single expense in a family budget, but you can significantly reduce this amount by:

- Shopping in the commissary. According to a recent survey, you can save 33.09% on some 2000 well-known line items in commissaries in the US and overseas.

- Checking weekly specials in foodstore advertisements.

- Preparing a grocery list before you shop.

- Comparing costs and buying food in the form (fresh, frozen or canned) or the weight of package that gives the most servings for the money. To make an intelligent choice among brands of the same product, test different ones to see which one gives the greatest quality and number of servings for the money.

- Shopping carefully for low-cost foods within each food group.



- Taking advantages of seasonal abundances. These foods will be at their peak of quality and sometimes will be offered at lower prices.

- Using grades in making your food purchases. Government grades will enable you to be sure of the quality of the food you buy, and you are then better able to compare prices asked.

- Limiting perishable food purchases to amounts that can be used while they are in top quality.

- Preventing food waste by proper storage and by cooking methods that conserve nutrients.

- Considering family likes and dislikes when food shopping. Thrifty food buys pay off only if your family eats and enjoys the food.

- When buying meat, consider the amount of lean meat in the cut, not the cost per pound.

- Chicken and turkey have a large proportion of bone to lean, but are

often bargains compared with other meats.

- Eggs are usually a less expensive source of nutrients than most meats. Dry beans and peanut butter are inexpensive alternates for meat.

- Beef, lamb and pork liver give unusually high nutritive returns for money spent.

- Study bread labels before you buy. Choose bread for weight and food value, not by the size of the loaf. Look for bread that is whole-grain or enriched, and that contains milk.

- Buy packaged cereal or any other packaged food by weight, not by size of the package. To compare prices, first look for the weights listed on the labels and not the prices, then figure the costs for an ounce or a pound.

- Ready-to-serve cereals in multi-packs of small boxes may cost two or three times more per ounce than the same cereal in a larger box. Sugar-coated, ready-to-serve cereals cost more per ounce, than many common unsweetened ones, and furnish more calories but less other food value.

- Cereals you cook yourself are nearly always less expensive than the ready-prepared ones.

- Baked goods made at home usually cost less than ready-baked ones.

- Nonfat dry milk and evaporated milk cost considerably less per quart when reconstituted than whole fluid milk, and supply comparable amounts of calcium and protein.

- Choose the type of pack or grade in a canned product that is appropriate to your cooking method. For example, it is thrifty to buy canned tomatoes of low market grade for stews and sauces.

- Consider your time and the quality of the finished product in deciding between convenience foods and unserved ones. Compare prices to see if it pays to prepare a product yourself from basic ingredients.

### the px

The post exchange, like the commissary, offers a distinct shopping advantage over commercial stores. Another recent survey has shown that you can save about 25 percent by

buying continuously at the PX. Similar to a mass merchandise store, the PX stocks well-known brand items and those in demand by post shoppers. Special sales are offered and there is a money back guarantee on all items. PX services also include service stations, with both gasoline and car maintenance work cheaper than commercial operations.

### clothing and shelter

When buying clothing and other items, end of season sales can save you a lot. While price is important, don't forget quality; a well-made suit that costs more will often be a better bargain than the cheaper suit that might wear more quickly.



Quartermaster laundry facilities can help you save nearly 40 percent on cleaning bills.

Maintaining a home while in the service can be costly . . . if you let it. Don't bother to accumulate a lot of furniture if you are subject to frequent transfers.

### repair costs

Costly appliance repairs can be avoided or minimized by following a few rules. Be sure you really need service—is the appliance merely unplugged? Have the children been playing with the controls? Ask a neighbor to recommend a reliable repairman; if you choose a repairman from the yellow pages check with the Better Business Bureau.



Inquire in advance about the price; if the appliance must be taken into the shop, get a written estimate. When the work is completed, demand a guarantee and an itemized bill with a complete description of all work done. Ask that bad parts be returned to you. If you are dissatisfied, report to the Better Business Bureau.

### To conserve on utilities:

Don't over-heat or over-cool. Make sure the house is sufficiently insulated and adequately

sealed. Limit the use of electrical appliances; if you don't need them, turn them off. For units like air conditioning, don't select a unit larger than you really need. Take advantage of nature—for example, open windows for night-time cooling in summer.



#### health costs

Military personnel have one of the best medical coverage programs in existence; costly doctor and hospital bills are held to a minimum. For service personnel, medical care is free and you continue to draw full pay whether sick at home or in a hospital. Authorized dependents' outpatient care is free in service medical facilities; if hospitalized, they're charged \$1.75 per day.

For the married soldier, CHAMPUS (Civilian Health and Medical Program of the Uniformed Services) provides civilian hospital care for dependents. The dependents of active duty service personnel pay \$25 of the charge or \$1.75 per day, whichever is greater, for civilian hospitalization. The government pays the remainder of the charge plus reasonable doctor fees. For outpatient care, the dependent is charged the first \$50 plus 20 percent of reasonable charges over the \$50 deductible.

When first applying for civilian medical care, ask if the doctor or hospital participates in CHAMPUS. If not, you can go to another source of care or elect to pay the entire bill and apply for reimbursement later.

#### cheap fun

Living on or near an Army post also can mean real savings on recreation—you can't beat 50 cent movies! Most posts also have extensive facilities for bowling and other games, swimming pools, theaters and numerous service club activities.

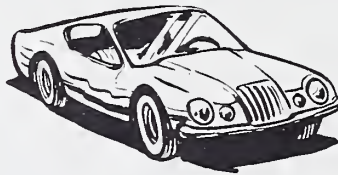
#### warning: thin ice

Any discussion of money management must include credit buying; if used indiscriminately, credit buying can ruin you financially. Any exchange of goods not involving cash is called credit buying. Consumer credit is used by individuals to facilitate the process of consumption; it is convenient and is the only practical way to buy large durable goods such as refrigerators and cars.

These guidelines should be followed in credit buying:

- One week's income should be the maximum non-installment debt; as family income increase, current consumption debts of 1½ to 2 times your weekly wages should be the maximum.

- Stick to your debt limit—that which you can pay back.



Credit buying is divided into two categories—installment and non-installment credit. Non-installment credit includes charge accounts and credit cards; installment credit is used in the purchase of large items that are paid off in time.



Charge accounts involve a purchase with the promise to pay the full amount at a later specified date. No collateral is pledged and payment is due a certain time after billing. Some types of charge accounts allow you to pay a certain amount each month; in this case, interest is charged in the remaining balance.

Credit cards, both national and regional, are similar to charge accounts. While convenient, interest charges are usually around 18 percent per year.

Installment credit involves the payment of an agreed amount periodically until the total purchase price plus the carrying charges are paid. This type of credit is used when buying large



durable goods such as cars and large appliances. Credit of this type is extended by retailers, commercial banks and sales finance companies.

Interest rates are important but there are other considerations as well. Always read the contract carefully before signing; some contracts contain clauses waiving certain legal rights. If you need help, check with your legal officer.

#### if you must borrow

In certain cases, you may feel the need to borrow money. This should be done only to pay a large extraordinary expense (like buying a house) or to consolidate outstanding debts. Borrowing to consolidate debts should be done only if it *reduces* the amount of interest to be paid.

Reliable sources for loans are the legal lending institution—commercial banks, savings and loan associations, consumer finance companies and credit unions. [See "What Are Credit Unions?"]

Before you enter a loan agreement, do some comparison shopping. Points to consider include:

- The dollar cost of the loan and the effective interest rate.
- The amount of the loan granted.
- Time allowed for repayment.
- Collateral required.
- Collection practices.
- Reliability of the lender.
- Size and timing of payments.

One warning: co-signing is bad business. Don't co-sign a loan for someone unless you are willing and able to pay if he cannot do so.



In addition to granting loans, banks offer a variety of important services. In selecting a bank, choose one that is reasonably large (usually safer due to a diversity of risk), convenient, and a member of the Federal Deposit Insurance Corporation (FDIC).

#### checking accounts

Checking accounts are handy but you should take these precautions:

- Have funds to cover the check.
- Write in ink and fill in all spaces.
- Make the check hard to alter.
- Complete the check stub at the same time you fill out the check.
- Don't accept a check from a stranger.
- Deposit or cash a check as soon as possible; never negotiate it to a second party.

#### savings accounts

The bank savings account is designed for funds the depositor doesn't anticipate needing for immediate use. It is one of the safest methods of saving and pays between four and five percent annual interest.

Other services of the commercial bank include savings clubs, reference and advice, safe deposit boxes and facilities for paying utility bills.



#### more ways to save

Savings should be the most important consideration in your personal budget. Saving is defined as not spending and is often done with a view to future consumption. It also can be interpreted as investing to acquire assets.

There are six principal channels of saving: bank accounts, government bonds, life insurance, securities, pension plans and property.

Bank account saving can be accomplished through savings and loan associations, mutual savings banks, commercial banks and credit unions.

### *What Are Credit Unions?*

Credit unions are cooperative associations organized to promote thrift among their members and to create a source of credit for loans at a reasonable rate of interest. Credit unions do business within prescribed fields of membership as defined in the respective charters.

To make saving and borrowing easier for Army personnel, credit unions are located on Army installations throughout the world. The National Credit Union Administration, a government agency, supervises about 13,000 federally chartered credit unions representing \$8 billion in assets and owned by nearly 12 million members.

In most areas, a person can join a credit union by paying \$5 per share, plus a 25¢ membership fee. Membership may be continued for life, even after retirement. Loans are fully secured by acceptable collateral up to \$15,000, and savings accounts are insured up to \$20,000.

Credit unions can do much to help military personnel, particularly young and inexperienced soldiers, keep out of the clutches of loan sharks. For example, a publication directed toward military audiences recently contained several money lending advertisements offering loans at interest rates ranging from 14.50 percent to 35.34 percent. For most people a loan at such rates would probably only deepen the problem which the borrowing is intended to solve. Through consumer education programs, credit unions can help servicemen and their families practice wise money management.

In dealing with any bank, you should make sure that your account is insured by the Federal Deposit Insurance Corporation (FDIC). FDIC guarantees your account for up to \$15,000.

The savings and loan association is "owned" by its depositors and pays dividends similar to interest payments. Because these associations invest more than 75 percent of their funds in relatively high interest-bearing real estate mortgages, the dividends paid are usually fairly high (4-5 percent).

Mutual savings banks, like savings and loan associations, are owned by depositors and pay dividends. There are only about 500 of these banks, located in 18 states.

Commercial banks, owned by stockholders, offer the service of savings accounts as well as many other banking services. Because the banks engage in many low or no-interest actions, lower interest is passed on to the depositor.

Credit unions are groups of individuals, usually employed at the same firm, who buy "shares" of membership. Loans are made to members at reasonable rates and dividends are paid the owners. High dividends can be paid because of low expenses (di-

rectors are not paid and premises are supplied by the employer) and because of the secure atmosphere of commonly employed members.

Government bonds are certificates in evidence of loans and can be taken out in face values of \$25 and up. They are an excellent means of saving for those of moderate means.

Series E bonds are discount bonds. No interest as such is paid on these bonds; the return to the holder is the difference between what he pays for the bond and what he receives when he cashes the bond. Series E bonds mature in seven years, paying an average interest rate of 4.15 percent.

Series H bonds are current income bonds and are issued at face value. Interest is paid semi-annually from the date of purchase but these bonds must be held 10 years before they yield 4.15 percent.

There also are special savings programs for military personnel. Through your Class E allotment, funds are sent to credit unions, building and loan associations and commercial banks for deposit. Through savings deposits, military personnel overseas can receive 10 percent interest on their accounts, with deposits of five dollars to \$10,000.

# Don't Be A Fool Don't Be A Fool Don't Be A Fool **Don't Be A Fool** Don't Be A Fool Don't Be A Fool Don't Be A Fool

Now that you've been smart enough to save a few coins, don't get suckered by the first sweet-talkin', toothy-smiled flim-flammer who comes your way. He's got your number . . . make sure you see his colors, too!

A fool and his money are soon parted! Since you're no fool, you don't have to worry about being bilked. Right? If that's what you think, you're wrong.

The truth is that smart guys are just as apt to be conned by sales deceptions as is a dummy. The "something-for-nothing" lure built into bargain offers, combined with the "limited time only, act now" high pressure sales talk, has separated a lot of intelligent people from their hard-earned cash.

We've all heard of the real con games, usually aimed at the ignorant or unfortunate. Most people can recognize and avoid these. Actually, the out-and-out criminal con artist accounts for a minimum amount of the total money lost by consumers in frauds. The largest part goes to sales deceptions by firms or salesmen which look reputable to the average buyer.

The Federal Trade Commission, with over 50 years experience tracking down business frauds, says that while most businessmen have shown the ability to establish and follow their own high standards of conduct, there are some who knowingly or unknowingly indulge in practices that bend or pointedly evade the law.

The FTC says that most of the illegal practices fall into several categories that can be found in all parts of the country and in various types and sizes of businesses.

Here's what to watch out for. . .

■ **Bait and Switch:** One of the many commercials during the Late Show offers a widget at a bargain price. You broke your widget awhile back, and this looks like a good deal. But when you get to the store, the salesman says that the model advertised is sold out, or if he has it, he tells you that the price is for real, but that's only because this widget is junky.

"You only get what you pay for," he says, and tells you about the super widget he has which is much better. You've been "baited" into the store by a deceptive ad, and now you're being "switched" to a higher priced, and more profitable item. The fraud here is not so much the salesman pointing out a better model or line to you. It's the fact that the item advertised didn't exist, or was not described accurately in the ad.

■ **The Contest Winner:** "Hey, man, you just won a set of encyclopedias," the voice on the other end of the phone says. "Great. Send them out," you say.

The trouble is, before the delivery is made, you've got to sign a statement that lets the company use your name as a reference and give them a list of 20 prospective customers. The statement says you also agree to pay a small amount each month while your friends are being sold, and in case all 20 don't buy, you pay \$489.50 plus finance charges over three years. Some contest!

■ **Phony Guarantees:** A warranty or guarantee that does not describe product or the parts covered, does not say what's excluded, or tell you what you have to do to keep it valid is deceptive. Read the fine print and ask questions before you buy any product with a money-back guarantee. Don't be surprised if the 90-day warranty on that Electric Ding-a-ling is good only if you don't plug it in. It's happened before.

■ **Phony "Sales:":** That "formerly \$25, now at a new low \$17.50" come-on may grab you, but many fast bucks are made on this type of deception. It may be that the "new low" is the only price that ever was put on the item. Closely related to this is a phony comparison of the shady operator's price to a legitimate competitor. The con man says "It'll cost you \$15 at Marcy's and only \$7.50 here." A lot of people won't check to find that Marcy's sells the

## The "Obit Watcher"

One of the most vicious schemes involving servicemen is the "obit watcher" racket. This ghoul takes names from the obituary and death notice columns, and tells the surviving family that he has the merchandise ordered by the person listed. The bereaved family is usually receptive to paying inflated prices for cheap Bibles, jewelry, or other goods which they think the dead man ordered. Young men in uniform have been known to visit a dead soldier's wife or parents, or after claiming to have served with him, ask for the "money he owed me."

Warn your parents and relatives about this—guy. Appropriate legal counsel should be notified immediately. Have them stall the creep . . . until it can be determined he's legitimate . . . tell him to come back at a specified future date. An effective "welcoming party" can then be prepared.



same thing for the same price: \$7.50.

■ **"Free" Estimates:** An estimate on what a certain product or service would cost is offered free, but after you have agreed, you find hidden charges or conditions that weren't mentioned. Watch out for the traveling furnace repairman who offers a free inspection, tears your furnace apart, leaving parts all over your basement, then tells you how much it'll cost to put it back together. Particularly on cold days.

■ **"Easy Credit:"** Beware of the salesman who advertises "credit to everyone, no matter what." This gimmick also says or implies that the price you pay will be the same as it is elsewhere in your area, the finance charges are no higher than those paid by those with an A-1 credit rating, the down payment and length of the payment period are the same, and that the debtor is dealt with fairly in all matters including the consequences of a delayed or missed payment. You may know better, but if your car has been repossessed and the salesman says that doesn't matter, watch out. A deadlier variation of this is the Loan Shark with the big muscle; the "easy credit" boys can take you just as quick.

■ **Phony Labels:** This fraud is a real steal, and often the hardest to detect. A well-known brand name is attached to shoddy goods. You'll never know unless you're familiar

with the real thing or until something goes wrong and you try to get repairs or refunds. By then, the fly-by-night is far away.



Franchises, correspondence schools, vending machine deals, dance instruction, car repairs, home-improvement contracting, publishing, insurance, home freezer plans, and mail-order land sales are the areas that have been most frequently invaded by the fast-buck artist in recent years.

Recent consumer laws have put more stringent requirements on advertising claims, labels, quality of merchandise, and sales practices. Government and private agencies have increased their consumer protection activities greatly in the past year. More than ever, a lot of people, including most businessmen, are trying to keep you out of the hands of the dishonest merchant. If you run into a problem, check with the Legal Assistance Office, the local Chamber of Commerce, or such Federal agencies as the FTC. ■

## MOS Test Score May Be Key To Your Future

DA Circular 611-1 dated 21 Apr 72 announces the MOS codes for November 1972 MOS evaluation tests. (A list of MOS codes appears at the end of this article.) Personnel scheduled for testing should have started their preparation. Study guides for maintaining MOS proficiency should be in your possession. Unit commanders should issue study guides 90 days prior to test period. See your unit First Sergeant immediately if you are scheduled for evaluation in November and have not yet received the study guide.

Results of the MOS evaluation test have become increasingly important over the years. The results are useful to the individual concerned and especially useful as a management tool for commanders, supervisors, and Department of the Army. At present, the results are being used for promotion consideration, reenlistment eligibility, proficiency pay, qualitative management, military schooling, assignment, etc.

Department of the Army selection

Boards considering personnel for selection to grades E7, E8, and E9 must consider each individual's trends in efficiency, capability of performing in the duties expected in the next higher grade, and demonstrated and potential ability. There is no better way to present your capabilities and potential to the promotion board than by achieving a good score each year and improving the score each time the test is administered. The qualitative management program requires an individual to establish his eligibility to remain in the army as a careerist. A good MOS evaluation score is one of the ways to establish your eligibility and potential. As you can see, the MOS evaluation test score is an important tool in the management of personnel; preparation for the MOS test should, therefore, be a primary objective of each individual scheduled for the test. Keep in mind that you are tested in all the duties of your MOS as listed in AR 611-201, not just one little corner of it. The 90 days' notice is

given for brushing up on unfamiliar areas. Following is a list of MOS codes scheduled for evaluation in November 1972.

00B, 00E, 01F, 01K, 01L, 02S, 03C, 03Z, 04B, 04C, 05B, 05C, 05E, 05E, 11B, 16J, 17A, 17B, 17L, 21L, 21R, 21S, 21V, 22K, 22L, 23V, 23W, 24C, 24D, 24M, 24U, 24V, 25K, 26L, 26V, 31B, 31D, 31E, 31S, 31T, 32D, 32H, 32Z, 34G, 36K, 42E, 43K, 43L, 43M, 44Z, 45D, 45J, 45K, 45L, 45N, 51E, 51F, 51M, 52B, 52C, 52D, 52E, 53B, 53C, 54E, 54F, 55C, 55D, 57D, 57E, 61C, 61Z, 62C, 62F, 63K, 63Z, 64C, 65D, 67G, 67H, 67Z, 68E, 68F, 74F, 74G, 76J, 76P, 76Q, 76R, 76S, 82D, 84F, 91D, 91K, 91L, 92B, 93H, 93J, 93K, 93L, 94C, 95D, 96C, 97D, 98G.

If your MOS code is not listed and you believe you should be tested in November, check with your First Sergeant or Personnel Sergeant.



#### Scaley Tale

*Saigon, RVN—It's DEROS time at last. . . Didn't think I would ever get out of this country!*

These have to be the sentiments of SMaj (pronounced Smaage), the last member of the 101st Radio Research Company to get PCS orders for the world. SMaj, about 70 pounds and 10 feet of python, recently departed sunny Southeast Asia for the more hearty weather of the Washington, D.C. area. Her (that's right . . . it's a she) new duty assignment is the Division of Reptiles, National Zoological Park.

SMaj has always been very friendly and, at times, the center of attraction . . . especially when she has some of her little friends (chickens, ducks, rabbits and squirrels) in for a bite of lunch.

#### Auto show

*Ft. Ord, Calif.*—The ASA Personnel Procurement and Processing Detachment reports that one of its Field Representatives, Sergeant Clarke Dunnam, stationed at Salt Lake City, Utah, has found a novel way to combine work with a hobby.

SGT Dunnam, together with Sergeant First Class Larry Gardner, Army Nurse Corps Representative, and Staff Sergeant Ron Green, Motor Ser-



SMaj (Smaage) the python, poses for the camera, as Specialist 4 Dale Fetzer, gives her a loving pat on the back. Specialist 5 George Tripp wonders if that's a smart thing to do.

geant, both staff members of the Recruiting Main Station, Salt Lake City, sponsored and spent five months constructing a 1948 Ford coupe and a competition motorcycle. The car and cycle were entered in a recent motorcycle-speed and sports show in Salt Lake City.

The car grabbed third place among 500 entries and the cycle won second in its class. Not only that, but the three RMS staffers surrounded the display with Army advertising and an interview table for talking with possible Army applicants.

#### The Whole Thing

*Ft. Devens, Mass.*—Staff Sergeant Donald R. Davidson, Headquarters Company, School Brigade, captured two trophies in the weight program. The trophies were awarded for losing the most weight (24 lbs.) and the most inches from the waist (4¼").

Of the eighteen participants starting, only twelve were still around

at the end of three weeks of noon exercises. (The others didn't waste away, they just quit.)

The program, suggested and organized by Lieutenant Michael Erhartic, was directed by Mr. Dennis Gartman.

#### Softball

*FS Korea*—With the softball season nearly over our ASA team has a spotless record. Competing in the 23 Support Group softball league, ASA has outscored their opponents 162 to 33! Their record is 11-0. A temporary blemish on their record is a protested game in which they lost 5-4 to the 45th Transportation Co. The game, however, will be replayed at a later date as the protest was valid.

Recently, in a return match with the same team, ASA blasted out 16 hits and 4 home runs in a 19-8 win. The team is led by the power hitter Rick Fullerton, the defensive wizardry of Jerry Crook and the pitching of Ernie



Hot wheels on display at the motor-cycle-speed and sports show, held recently at Salt Lake City.



*Some of the most common, everyday articles used each day by millions of Americans were discovered, invented, developed or contracted for by the Army. The list is too long to cover in one article, but here are a few that highlight an important but little known aspect of the Army's efforts.*



**D**ID you ever stop to think why a drill sergeant calling out the old "one, two, three four, your left, right, left" invariably sounds like a ground hog choking on an acorn? Did you know that it is a tradition that goes back over a hundred years? The explanation is quite simple actually.

It seems that back in them days, there was no such thing as a left boot and right boot. Shoes were designed to fit either foot. So you can see that keeping in step in a march was darn near impossible.

Not until the Civil War, when the Quartermaster General began issuing "custom made" boots, did the soldiers know their left from their right.

The Army's idea was such a hit with the men that it soon caught on big with the civilian shoe manufacturers.

The "gobbledy hup, tup, trip f' yaw" stayed on until this day. It's become almost as much of a tradition as wearing two different shoes.

That may be a 'corny' introduction to our story but it's probably true. Many of the Army's contributions continue to benefit civilians and soldiers alike.

For instance, have you ever used freeze-dried foods? The Army pioneered this food processing and preserving technique at the Natick Labs in Massachusetts.

In the development of an insect



repellant dispenser, the Army invented the aerosol can. Today there are hundreds of commercial uses, from spray deodorants to cheese spreads.

Those low profile tires that are standard equipment on most new cars were developed by the Ordnance Corps to increase traction on military vehicles. The 62 million American



families who watch television daily are using several products derived from Army research. The tiny integrated or printed circuits which bring the sound and picture were conceived by the Signal Corps.

If your evening newscast carried a satellite-relayed item or a weather picture from space, remember that the Army pioneered the communications satellites, the weather satellite's film and television cameras, the missiles used to put them into orbit, and even space reporting.

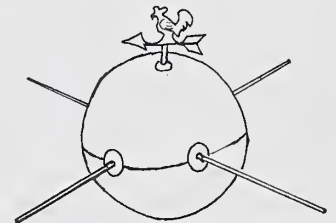
Many of the tools and techniques of modern industry are the result of Army efforts. For example, the hydraulic testing machine used to measure tensile strength in the steel industry was invented at Watertown Arsenal in the late 1870's. Other Army developments in metallurgy include the use of X-rays to check foundry castings, ultrasonic welding, and centrifugal casting.

Business and science rely heavily on the speedy analysis provided by electronic computers. The first one, EINAC, which went into operation

in 1946 after four years of Ordnance Corps research and joint development with the University of Pennsylvania, was built to solve Army ballistics problems. From this huge machine, now retired, came the knowledge and skills which led to today's miniaturized sophisticated computers which influence much of American life.

Army Surgeon, Benjamin Waterhouse, introduced the smallpox vaccination to America and in 1777 he inoculated all troops against this disease. From such beginnings, Army medical research has brought better health to all Americans and much of mankind.

Major Walter Reed solved the



deadly mystery of the transmission of yellow fever. Army doctors were the first to apply microscopic photography to pathology, developed the chlorination of water, and pioneered in "preventive medicine," including spreading the use of annual physical examinations.

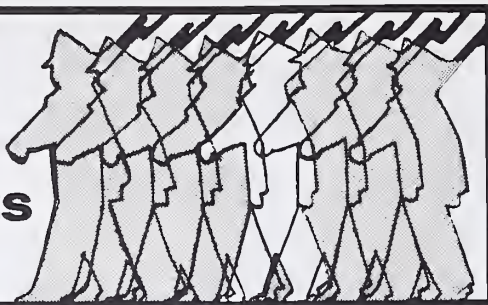
In 1908, Major Frederick Russel identified flies and contaminated water as the primary carrier of typhoid fever, and the Army began manufacturing typhoid vaccine for the Public Health Service the same year.

Army funds helped develop the artificial kidney device, now responsible for saving and prolonging thousands of lives all over the United States.

## THE

# Missed

## PERSONS BUREAU



The letters and questionnaires the Hallmark staff sends out each month to recent ASA retirees bring us current news about our active ex-military friends. Anyone who served with the Agency is eligible to receive the Hallmark and we always welcome their comments.

A few agency folk from many years back have written to say hello. A WAC who was stationed at the Hall from 1946 to 1948 may know how to get her hands on a lot of money; for **Mrs. Virginia Dale Ruddy** now lives in Fort Knox, Ky. We also heard from **Mildred G. Quinlan**, another WAC who was stationed here. She

made her rounds at the Hall from 1943 to 1945. This former WAC from Harvey, Ill. may be surprised to see how little Arlington Hall Station has changed over the years.

And **Mrs. Katherine Borman**, a WAC serving the Signal Service Battalion in the 40's has remained in the Washington area. Her home is Bowie, Md.

The Deputy Director of West Virginia Department of Veterans Affairs is **1SG Charles Riggleman**. This 23 year veteran has his home office in Moorefield, W.Va.

Who says the military pays poorly? Not **1SG Dwinal Forbes** from Hud-

son, Mass. Now an automobile salesman, his only comment about transition difficulties is "loss of a good income."

But **MSG Jesse L. Williamson** says his military career gave him more security for retirement but he really seems to miss the helpfulness and togetherness of all his Agency associations. This former national Guard advisor from Atlanta has moved to Orlando, Fla.

**MSG Russell Allen** also commented on the excellent retirement privileges provided by the military. He now is enrolled in criminal psychology courses near his home in Woodbridge, Va.

Also attending school is **CW2 Denis Morrissey**. Denis, a resident of Colorado, attends management classes at the University of Denver.

Minneapolis, Minn. is the home of **MSG Merlin W. Rau** who has been employed by the Sheriff's Department there for the past three years.

**MSG Davis Robbins** has started a new and different career—he's started a Christmas tree farm. His home is in Hartford, N.Y.

## Science & Medicine

### Fun In the Sun

Summer is here and many of us will be taking to the outdoors for some "fun in the sun."

A word of caution. Too much "fun in the sun" can be very painful . . . even fatal.

Sunburn, sunstroke and heat exhaustion are common during the summer months. The story of most victims is one of disregarding simple precautions.

If you haven't been exposed to hot rays recently, 30-45 minute intervals in the sun, using a tanning lotion, oil or "grandma's special formula," is the recommended procedure.

When swimming many people come out of the water and lie down to get a suntan. Often, it results in sunburn. Apply the tanning agent when you leave the water and don't fall asleep.

So if you're going to take advantage of these summer months . . . do

it gradually until your skin is conditioned.

### Computer Library

A computerized reference system, developed by the Army Electronics Command, Ft. Monmouth, N.J., has been adopted by the Defense Documentation Center (DDC), Cameron Station, Alexandria, Va.

The system will be an aid to scientists in finding current literature in their fields.

About 2,800 agencies using the center's science and technology bank will be able to be apprised of the latest literature in any of thousands of fields of interest.

Called Selective Dissemination of Information (SDI), the system matches the individual scientist's interests against subjects listed semi-monthly on the DDC accession computer tapes. Usually, about 2,000 new titles appear in each issue.

### Lift No. 2

*We're not down on the old coffee bean, but here it is again . . .*

Is there extra life in that second cup of coffee? Scientists at the University of Michigan Medical Center say forget it! Why? Because your timing may be off.

The reason is quite simple. According to the scientists it seems that the second cup affects your neuro and psychopharmacology habits. In layman's terms you are a victim of caffeine tachyphylaxis. Still don't get it?

It means that the caffeine in the first cup of coffee stimulates you but then partially blocks any additional caffeine for about two and a half hours, when a second "burst" of energy hits you.

Since it takes only 20 minutes for that first cup to get you going, the men in white advise a second early cup if you're looking for an "eye opener" around 10. Neat, huh?



*Life Insurance:*

# Not Just for the Old at Heart

*This is the third in a series of articles by USASA's first Command Sergeant Major, Clifford Charron (Ret), on highlights of life insurance protection as it affects the man in uniform.*

Many young men purchase their first insurance policy while they are in the military service. I believe it is important to know what kind of policies a young man should purchase and whether the plan he purchases fulfills more than one future goal. Insurance is a necessary part of our budgets and lives, therefore basic life insurance terms should be understood.

**Premium**—The amount you pay periodically for the policy. It is determined by your age and the kind and amount of insurance you want. Another factor that determines cost is whether the policy is participating or non-participating. A "par" or participating policy returns the unneeded portion of the premium to the policyholder in the form of dividends.

**Dividends**—Dividends acquired through purchase of a "par" policy can be taken out in cash, left with the com-

pany to earn interest, or used to purchase additional insurance. They can also be used to pay up the plan early. The dividends are not taxable income. They can provide you with a sizeable amount of savings in 15 to 25 years.

**Riders**—A young man starting out in life encounters many expenses; however, he wants *insurance security*, and I believe this is best attained by riders on his permanent plan of insurance.

☐ **Accidental Death**—The insurance company will pay an additional amount above the face amount of the policy, and it is usually twice the face amount, e.g., a \$10,000 permanent plan, the accidental death is \$20,000. These days with high speed cars and highways, extensive travel, etc., I do recommend the rider and again it is inexpensive, only 7 to 9 cents per \$1,000, depending upon your age.

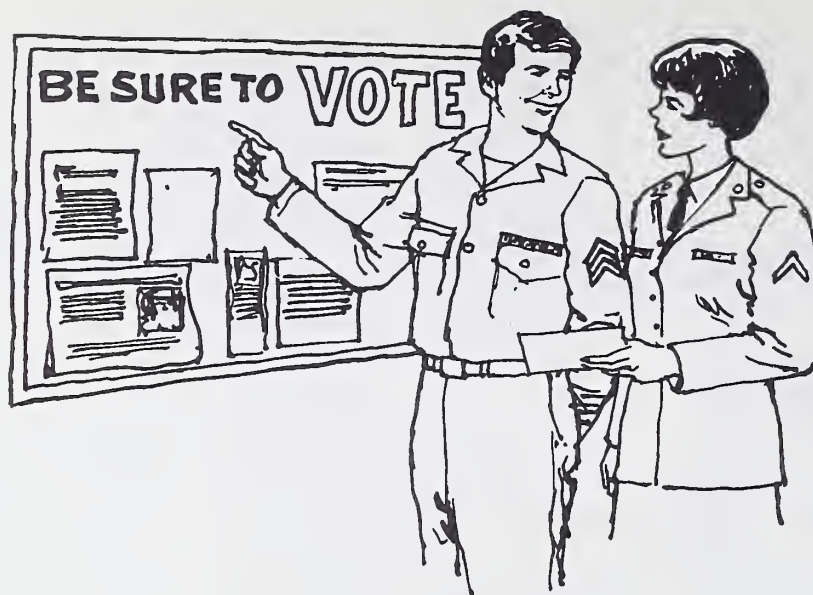
☐ **Waiver of Premium**—If a policyholder becomes totally and permanently disabled, the company pays the premiums for the plan. This type rider can also be applied certain children's policies and if disability occurs the child's policy premium is paid for by the company.

☐ **Family Rider**—For the young man with a family this is excellent protection against a large debt due to premature death of any member of his family. The family rider will insure the wife with a decreasing amount of term insurance (and each of the children with a level amount of term insurance until they reach adulthood). As a family grows, a wife's individual policy should be acquired. Why? Women normally outlive men—and if this family rider was all she had, then there probably would not be sufficient money for her final expenses. When the children are no longer covered under this rider, they are guaranteed the right to purchase insurance at a standard rate regardless of any health impairments.

☐ **Term Insurance Rider**—A term rider covers you for a limited period of time. The premium for them is less than a permanent plan; however, it is a pure cost with no savings element. The rider is good for such special needs as your home mortgage and can be added to many of your permanent plans. I believe in mortgage insurance policy. With a home fund to provide a home free-and-clear of rent money for the years ahead; if anything happens to you, the breadwinner, you are leaving your family a home . . . not a large debt.

Below is a permanent plan and some of the riders that can be attached to it.  
An excellent family protection, security and savings plan.





### *A Citizen's Responsibility and Privilege*

## To Vote or Not to Vote the Decision is Yours

When 83 million voters go to the polls in the 1972 Presidential election, few eligible Army members will be among them. They will be away from their home states, some of them overseas, and unable to make the trip to the polling places. Nevertheless, every member of the Army eligible to vote will have had a chance to vote earlier by absentee ballot. It is hoped that most of them will have done so.

These absentee votes will count just as certainly as if the soldiers had pulled the levers or marked the paper ballots in the voting booths. They will count equally with any other votes—no more, no less.

### *The National Elections*

In the elections of 1972 voters will choose a President and Vice President; 33 United States Senators and all 435 members of the House of Representatives; 18 governors; mayors of hundreds of cities and towns; thousands of state legislators; tens of thousands

of officials for other positions of public trust throughout the land.

### *Choosing a President*

Perhaps most important is the choosing of a President to lead the nation for four years. His duties include directing the Executive Branch of the Federal Government, carrying out the laws enacted by Congress, and heeding the guidelines established by Supreme Court decisions.

The President must administer 11 cabinet rank departments of government and 51 independent agencies staffed by almost 3 million employees. He is also Commander-in-Chief of all members of the Armed Forces. He must formulate and carry out foreign policy with 135 other nations of the world. He must prepare an annual budget of more than 200 billion dollars. He must decide on economic policies for the most productive nation on earth. The Presidency ranks as the world's most demanding one-man job. A President's decisions often

have critical importance not only for the present time but also for future generations.

### *The Value of a Vote*

The people have the responsibility of electing a President of the United States every four years. When the people address themselves to this task, it is probably the most important civic decision they make.

In every election all the votes count. A vote is valuable not only when it is a vote for the winner—in a landslide or a closely contested election. It can be just as valuable when it goes to the losing candidate or party, for the total mass of votes on both sides, counted and analyzed, often dictates the policies and legislative goals of the winning officials.

Whether or not to vote is up to each individual. So is the decision on which party and candidate he will vote for.

Being a soldier is an important part of being a good citizen. So is voting. And the best citizens—soldiers or civilians—cast their votes after careful consideration of the issues and the candidates.

*On Tuesday, November 7, the Democratic Presidential candidate, Sen. George McGovern, will go against the incumbent, Richard M. Nixon, in the national elections. By then your vote will already be in . . . Right?*



# Stress is Bad-And Good

*Have headaches, muscular pains, neuritis or neurolysis got you down? Before turning to the commonly prescribed pain killers for relief, perhaps you should read the following remarks on the dangers of unnecessary pressures. Reprinted by permission from USAF Security Service, Spokesman.*

We can't live without stress, but too much of the wrong kind can kill you. Find this thought frustrating? Then maybe you should know more about stress.

Dr. Hans Selye, the Vienna-born Director of the University of Montreal's Research Center explains it this way. "A motor car doesn't suddenly stop running because of old age. It stops because of the failure of some part which has worn out. It is the same with people, under continuous stress—either physical or mental—some vital body part gives way, leading to illness and eventually death."

This, essentially, is Dr. Selye's stress theory: he has subjected animals to a variety of stresses: cold, fatigue, frustration, noise, poisons, and many others. No matter what the nature of the stress, the same type of internal wreckage resulted; high blood pressure. The same thing happened when humans were put under stress. Dr. Selye found that the ductless glands—mainly the pituitary and the adrenals—strive to maintain an equilibrium within the body. Any stress or threat applied to the individual causes immediate reaction in these glands leading to an identical response regardless of the type of stress.

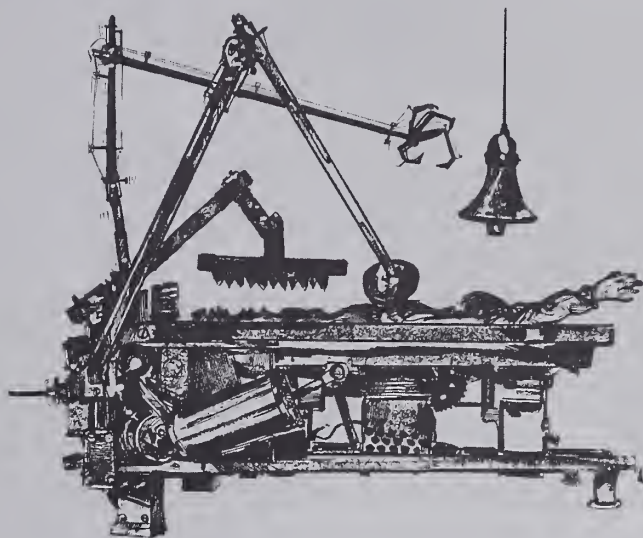
In humans these responses are a rise in blood pressure, blood sugar, stomach acid, spasm of blood vessels. This he calls the "alarm reaction." It occurs when one is emotionally upset, frightened, frustrated, anxious, feels hatred, boredom or is injured.

All stress is not harmful. Stress wakes us up, makes us live and able to cope with everyday life. Stress is harmful when a particular type, either physical or mental, is applied for too long. If one puts a mouse and a cat in adjoining cages, the frustrated mouse soon dies.

In animals under emotional stress, fats are drawn from body deposits, emptied into the blood stream and deposited along the arterial walls. Presumably the same thing happens in humans leading to hardening of the arteries and coronary artery disease.

We each experience frustrations or tensions at home and on the job. As long as they are not continuous our bodies and minds can cope with them. Unfortunately one cannot leave his home or his job in order to escape frustrations of everyday life and emotional stress.

Learning to contend with stress is easier for some than for others. Different types of personalities are now being identified with their capacity to cope with emotional conflicts. One type of personality has an overwhelming sense of urgency and competitive drive. Some researchers feel that the individual who fits this mode can be harmed



Artist AIC Jim Day is also Editor of the Spokesman.

more by stress than he can be by cigarette smoking, fatty diets or lack of exercise. An individual who is relaxed and patient but nonetheless a hard worker is less vulnerable to stress-related disease.

What can we do to overcome the dangerous reactions that are spurred by our emotionally-charged way of living? Slow down, for one thing, and follow a few rules:

First, control our temper; don't get angry.

Watch what and how much we eat, avoid diets rich in animal fats, carbohydrates, and starches.

Maintain a reasonable amount of strength and stamina with the proper balance of daily exercise and rest.

Slow the pace of life, read a book that demands concentration, develop a hobby or even plan some time for old-fashioned idleness.

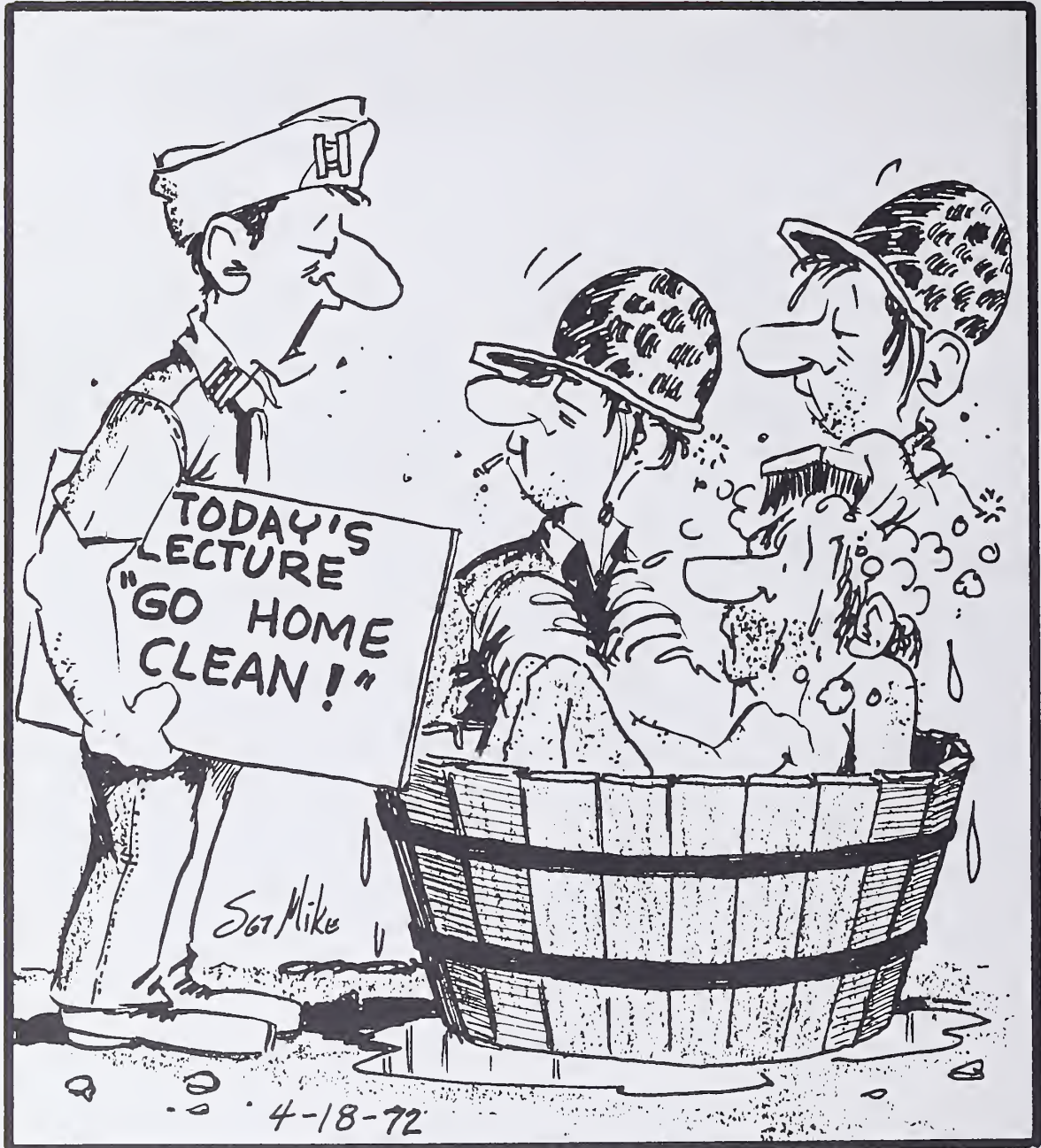
Live by the calendar and not the clock, enjoy the world, don't race it.

It's not always possible to avoid irritating people or situations but learning how to compensate for trying times will make life more enjoyable. Stop running and start living!

by Dr. (Col.) Oakley K. Park

## *Ideas and Opinions*

*"The mind stretched by a new idea never returns to the same dimension."*

**FLARE**

"GIVIN' SLEDGE A BATH WASN'T EXACTLY WHAT I MEANT WHEN I SAID WE GOTTA CLEAN UP TH DOPE IN THIS OUTFIT."